

1. General

The Checkout service is a payment transfer service offered by Checkout Finland Ltd (hereinafter “Checkout”) through which a seller of services or other service provider (“Merchant”) can accept payments from their customers (“Customer”) via a single interface in an online store, by means of a payment terminal or in a mobile application.

This service description describes the acceptance of payments in the online store. Acceptance of payments by means of a payment terminal or in a mobile application is described in a separate service description.

Payment methods supported in online stores:

- Online banks: OP, Nordea, Danske Bank, Savings Bank/OmaSp, POP bank, Handelsbanken, Ålandsbanken, Aktia and S-Bank
- Cards: Mastercard – Credit & Debit, Visa – Credit & Debit and VisaElectron
- Mobile payments: MobilePay, Pivo and MasterPass
- Collector hire purchase and invoice
- Mash hire purchase and invoice
- Jousto hire purchase
- Everyday hire purchase
- Svea Ekonomi hire purchase and invoice
- AinaPay mobile phone payment
- Credit transfer / reference payment
- Interfaces: PayPal

All payment methods are subject to the terms and conditions and restrictions specified by the payment method provider. For example, a credit can only be applied for between 7 a.m. and 10 p.m.

Examples of Merchant payment services that may be implemented:

- online store payments via online bank buttons
- debiting recurring online membership fees from the Customer’s card
- payment of subscription videos etc.
- payment of large online purchases on hire purchase or invoices with smaller instalments
- payment of small purchases worth e.g. EUR 3 by making a phone call

2. Operating environment

The payment service operating environment comprises the payment transfer service maintained by Checkout and the Merchant’s website. Checkout’s server and the Merchant’s online store server communicate via a secure HTTPS connection, if possible. In addition, the Merchant must provide a merchant ID and encrypted merchant-specific key for each transaction.

At the time of payment, the Customer is connected to the Checkout service website via a secure HTTPS connection. Encryption of the connection is mandatory at all times, and the service cannot be used without encryption.

From the Checkout server, the Customer is directed to the place of payment, e.g. an online bank, via an HTTPS-encrypted connection.

Checkout Finland Oy	Customer Care	Sales
Eteläpuisto 2 C, 33200 Tampere, FINLAND VAT FI21966066 checkout.fi	asiakaspalvelu@checkout.fi +358(0)800 552 010 (0,00 €/min + local network rate) Every day between 06-23 (GMT+2) (with exception of national feasts)	myynti@checkout.fi +358(0)9 4282 7111 (0,00 €/min + local network rate) On weekdays between 09-17 (GMT+2)

The service communicates with the servers of online banks and other Payment Method providers using the strongest encryption methods offered by the Payment Method provider. The traffic between the Payment Method provider and Checkout is described in the system and service descriptions of the Payment Method provider.

3. Implementation and management

The Service provides the Merchant with an online monitoring system (Merchant Portal), where the Merchant can monitor transactions and future and performed settlements in real time. Each Merchant that adopts the Service is provided with unique credentials for logging into the Merchant Portal to monitor the transactions, payment balances and receivables not yet settled to the Merchant in its trading venue.

In addition, separate settlement reports are sent to the Merchant electronically if needed.

All payments charged to the Merchant are specified in the Service price list.

4. Operating requirements

A prerequisite for using the services is a server that supports the TCP/IP protocol and software into which the Service button can be integrated. The Merchant is responsible for the maintenance and installation of its own server unless otherwise specifically agreed with the Merchant. A fixed public IP address is also required for the use of the service. The Merchant must specify this in the Merchant's Service Description Appendix.

A more detailed description of the interface can be found in the Interface Description Appendix on the Service website. If agreed, Checkout can additionally provide ready-to-use services such as the payment button to be integrated into the Merchant's online store.

The Service is currently supported in the following online store platforms:

- WooCommerce (WP)
- eCommerce (WP)
- Magento and Magento 2.0
- OsCommerce
- ZenCart
- CloverShop
- OpenCart
- Commerce and Ubercart (Drupal)
- Ecwid
- PrestaShop
- VirtueMart (1,2 and 3)
- ProsperCart
- Mycashflow
- Vilkas (ePages)
- Kotisivukone

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